

Impact of Job Burnout on the mental well-being of Bank employees- A study with reference to Jammu city

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Abstract - Job Burnout is a significant issue in the workplace, particularly in high-stress environments like the banking sector. It is characterized by emotional exhaustion, depersonalization, and a reduced sense of personal accomplishment, which negatively impact mental well-being. The increasing competition and workload in the banking industry have exacerbated the prevalence of burnout among employees. This study aims to examine the effects of job burnout on the mental well-being of banking employees in the Jammu district. Specifically, it seeks to understand how burnout influences factors such as social dysfunction, anxiety, depression, and loss of confidence, while also considering the role of age in shaping employees' perceptions. Data were collected from 150 banking employees through a structured questionnaire. The study employed quantitative analysis techniques, including ANOVA and regression analysis, to evaluate the relationship between burnout and mental well-being. The questionnaire measured burnout using a 22-item scale, while mental well-being was assessed with the GHQ-12. The analysis revealed that burnout significantly impacts mental well-being, particularly anxiety and depression. The study also found that age influences how employees perceive burnout and its effects. While occupational exhaustion, depersonalization, and personal accomplishment contribute to social dysfunction, these factors also impact anxiety, depression, and confidence levels differently. The study underscores the need for targeted interventions in the banking sector to mitigate burnout and improve mental well-being. Recommendations include implementing stress management programs, work-life balance initiatives, and mental health support, particularly in banks like J&K Bank.

Keywords – *Job burnout, mental well-being, banks, workplace, stress, Jammu*

INTRODUCTION

Burnout is a condition where an employee's psychological reserves progressively run out as a result of ongoing stress at work (Maslach, Schaufeli, & Leiter, 2001). If managing is dysfunctional and the disparity persists, a disparity between the worker's opportunities and possessions and the workplace stresses, employment resources, and job chances on the other hand could result in burnout (Schaufeli & Enzmann, 1998). Burnout has been defined as a source of stress or uneasiness when a person deals with very much at work. There are usually two bases of burnout, one is job related and another is personal. In the present situation, Jobs have become very challenging due to tough competition and industrial progressions, thus it's becoming ultimate cause of job-related stress among the corporate employees, giving rise to Job burnout. Five important signs of experiencing burnout are anxiety, lack of sleep and creativity, emotional numbness, and cynical outlook. Such burnout often end in low output in work, personal breakdown, emotional drain out, and low self-effectiveness (Chathoth et al., 2013). Whereas, psychological or mental well-being is defined as

the state in which each distinct understands their own potential, can manage with the usual worries of life, can work effectively and productively, and are able to make a valuable involvement at their workplace.

An employee's capacity to function in the workplace is always impacted by the organization's events, relationships, physical environment, financial security, and growth opportunities (Kelley, 1993; Hart and Wearing, 1995; and Near et al., 1983). Therefore, in the scenarios described, an employee's line of work may be a major contributor to burnout. Employee burnout arises when an individual is unable to handle a circumstance that is relevant to their line of work and develops burnout. According to research on burnout, having a stressful job is one of the main causes of burnout (Söderfeldt, Söderfeldt, & Warg, 1995). Workers who experience significant employee turnover and feelings of frustration and burnout at work are prone to missing work (De Croon et al., 2004). The objectives of the study are to study the impact of job burnout on mental well-being, to frame strategies for eliminating problems such as social dysfunction, anxiety and depression, and low confidence among banking employees of Jammu district. There is a need to understand the impact of job burnout on mental well-being among dairy employees because it has serious consequences on individuals' mental health. The study will give emphasis on the problems faced by burned out employees in their entire work-life. The study will encourage the managers to have discussions in the organization that addresses work life balance for countering burnout issues.

Through this study, the banking organizations running within Jammu district will be benefitted. The study also presents insights for the government to understand the determinants of job burnout and design policies for curbing burnout. The employees can drive benefits from this study because whatever rules and policies that the government issues, they will be the recipient of it. With the collected information the organizations can use different measures for reducing burnout levels in the employees. Perceived as the skeleton of the Indian economy, the banking industry has been instrumental in averting an economic collapse. Bank employees endure a taxing work environment that includes long hours, little job autonomy, role conflict, and an unsuitable compensation structure. These days, the financial industry is paying increased attention to managing burnout, which leads to job fatigue. "There is no such thing as a burnout-free job," since everyone experiences stress and anxiety while doing the tasks and responsibilities assigned to them in their different occupations. Because they spend so much time there, bank employees' workplaces are major causes of burnout.

Paper Organization

The rest of the paper is organized as follows: Section 2 presents the literature review of existing studies on the impact on job burnout on the mental well-being of bank employees, Section 3 outlines the methodology, including the sampling, data collection, and analysis techniques employed in the study is included in section 4. Section 5 discusses the findings related to the key determinants of employee burnout on the mental well-being of bank employees in Jammu city. Finally, future scope of the proposed work is presented in Section 5.

REVIEW OF LITERATURE

The Banking sector in India is one of the major producer of employment opportunities for the country's young population. From past 6 years, due to the requisite of rural reach and branch development, there has been an increase in the job opportunities provided by the Indian banks. There is also a growth of 6% in the employee staffing of banking sector employees. It is becoming tenser and challenging with the increase in the workload in the Indian banking sector. The banking sector in Jammu and Kashmir (J&K) is made up of scheduled commercial banks, which account for 85.90% of the sector. Job burnout creates emotional and psychological issues among the employees that deteriorate their working abilities and performance.

As per literature review, many studies around the world have explored factors of burnout such as occupational exhaustion, depersonalization and personal accomplishment (Bria et al., 2014; Heidari et al., 2016; Maslach and Leiter, 2016). Psychological well-being plays a mediating role, where lower well-being

exacerbates the negative impact of burnout on job satisfaction and career stability (Hameli et al., 2024). However, very few studies are done on the mental well-being factors namely social dysfunction, anxiety and depression, and loss of confidence (Heinemann and Heinemann 2017; Hakanen et al., 2014). Job burnout was inversely related to job involvement among the employees, with increased burnout leading to decreased engagement in their roles (Suhina and Saurabh, 2024). In this study, we attempted to close the gap by examining burnout factors such as occupational exhaustion, depersonalization, personal accomplishment in relation to the factors of mental well-being i.e., social dysfunction, anxiety and depression, and loss of confidence. All these factors have been studied in different parts of India. However, few of such factors have been studied in the banking sector of union territory of Jammu and Kashmir. Therefore, the purpose of this study is to address the deficiencies by assessing the mentioned factors. Freudenberger presents first hand narratives detailing the progression of emotional exhaustion and diminished drive and dedication, which he termed "burnout" colloquially, akin to the consequences of prolonged substance abuse. Maslach conducted interviews with a diverse group of individuals employed in human services, exploring the emotional strain associated with their work. She found that the strategies employed to cope with this stress had significant ramifications for individuals' professional identity and job performance.

METHODOLOGY

The study collected data from the different banks' personnel working in the Jammu district. A quantitative method was employed and data was collected from 150 respondents via structured questionnaire. For measuring burnout, 22 items are included from the scale founded by Maslach et al. (1996). For measuring mental well-being GHQ 12 questionnaire was employed consisting 12 questions, and to collect demographic details, four variables are incorporated. Additionally, a five point likert scale was used to record and analyze the responses. The hypotheses formulated in this study are:

H1: There is a significant difference in the perception of respondents related to job burnout and mental well-being based on their age.

H2: Job burnout (occupational exhaustion, depersonalization and personal accomplishment) significantly impacts mental well-being (social dysfunction, anxiety and depression, and loss of confidence).

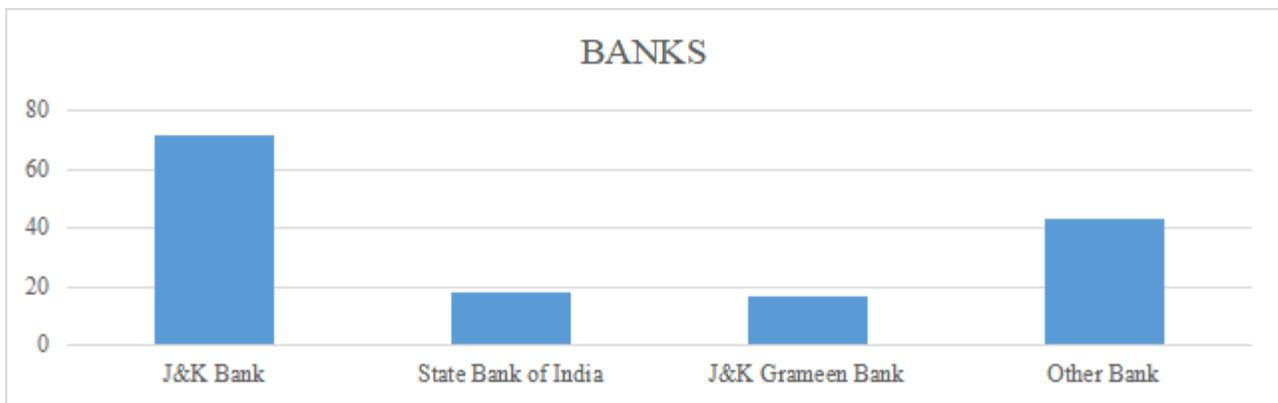


Fig. 1. Respondents from different banks

DATA ANALYSIS AND INTERPRETATION

Figure 1 is showing the data of respondents from J&K Bank, State bank of India, J&K grameen banks and other banks. *Interpretation:* As per the 3-D Column chart shown in figure 1, 72 respondents are from J&K Bank, 18 are from State Bank of India, 17 are from J&K Grameen Bank and 43 are from other Banks.

H1: There is a significant difference in the perception of respondents of job burnout and mental well-being based on their age.

The results of ANOVA shows that there is a significant difference in the perception of respondents related to mental well-being (anxiety and depression, and loss of confidence) ($p < 0.05$) but there is no significant difference in the perception of respondents related to job burnout (occupational exhaustion, depersonalization, personal accomplishment) and mental well-being (social dysfunction) due to gender, since the significant value is more than 0.05 ($p > 0.05$). Thus, it shows that anxiety and depression are affected by age and job burnout. The results of ANOVA are presented in Table 1 as under:

TABLE I. AGE WISE ANOVA RESULTS FOR JOB BURNOUT AND MENTAL WELL-BEING

Construct	Less than 20 yrs		20-30 yrs		30-40 yrs		Above 40 yrs		ANOVA	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	F	Sig (p)
Occupational exhaustion	1.94	0.07	3.01	0.71	2.87	0.48	2.66	0.71	2.09	0.11
Depersonalization	2.20	0.28	3.36	0.57	3.32	0.56	3.10	0.69	2.50	0.07
Personal accomplishment	2.18	0.08	2.12	0.50	1.94	0.36	2.10	0.44	0.61	0.60
Social dysfunction	2.00	0.00	1.94	0.28	1.84	0.40	2.10	0.40	1.37	0.26
Anxiety and depression	4.25	0.35	2.55	0.65	2.73	0.60	2.61	0.53	5.01	0.00
Loss of confidence	4.25	0.35	2.14	0.93	2.31	0.90	2.13	0.71	3.88	0.01

H2: Job burnout (occupational exhaustion, depersonalization and personal accomplishment) significantly impacts mental well-being (social dysfunction, anxiety and depression, and loss of confidence).

The results of the regression analysis in table 2 reveals that F value= 2.942 ($p < 0.05$), $R = 0.401$ and $R^2 = 0.161$. The R^2 value shows that job burnout (occupational exhaustion, depersonalization and personal accomplishment) explains 16.10% of social dysfunction. Further, beta (β) value for occupational exhaustion, depersonalization and personal accomplishment was 0.02 ($p > 0.05$), -0.27 ($p > 0.05$) and -0.29 ($p < 0.05$) respectively. The results of regression analysis are presented in below table 2.

TABLE II. AGE WISE ANOVA RESULTS FOR JOB BURNOUT AND MENTAL WELL-BEING

Predictors	B	Beta	Sig.	R	R ²
(Constant)	1.91		0.00	0.40	0.16
Occupational exhaustion	0.13	0.02	0.88		
Depersonalization	-0.15	-0.27	0.09		
Personal accomplishment	0.24	-0.29	0.03		

The results of the regression analysis in table 3 reveals that F value= 5.779 ($p < 0.05$), $R = 0.523$ and $R^2 = 0.274$. The R^2 value shows that job burnout (occupational exhaustion, depersonalization and personal accomplishment) explains 27.4% of anxiety and depression. Further, beta (β) value for occupational exhaustion, depersonalization and personal accomplishment was 0.20 ($p > 0.05$), 0.36 ($p < 0.05$) and -0.14 ($p > 0.05$) respectively. The results of regression analysis are presented in below table 3.

TABLE III. REGRESSION ANALYSIS SHOWING IMPACT OF JOB BURNOUT ON ANXIETY AND DEPRESSION

Predictor	B	Beta	Sig.	R	R ²
(Constant)	1.98			0.52	0.27
Occupational exhaustion	-0.20	0.20	0.18		
Depersonalization	0.37	0.36	0.02		
Personal accomplishment	0.22	-0.14	0.25		

The results of the regression analysis in table 4 reveals that F value= 2.074 ($p>0.05$), R= 0.345 and R²= 0.119. The R² value shows that job burnout (occupational exhaustion, depersonalization and personal accomplishment) explains 11.9% loss of confidence. Further, beta (β) value for occupational exhaustion, depersonalization and personal accomplishment was -0.06 ($p>0.05$), 0.36 ($p<0.05$) and -0.05 ($p>0.05$) respectively. The results of regression analysis are presented in below table 4.

TABLE IV. REGRESSION ANALYSIS SHOWING IMPACT OF JOB BURNOUT ON LOSS OF CONFIDENCE

Predictor	B	Beta	Sig.	R	R ²
(Constant)	2.46			0.34	0.11
Occupational exhaustion	0.08	-0.06	0.72		
Depersonalization	-0.53	0.36	0.03		
Personal accomplishment	0.11	-0.05	0.69		

TABLE V. MEAN SCORE FOR JOB BURNOUT AND MENTAL WELL-BEING

S. No	Variables	Mean	Standard Deviation
1.	Occupational exhaustion	2.82	0.66
2.	Depersonalization	3.22	0.63
3.	Personal accomplishment	2.06	0.42
4.	Social dysfunction	1.97	0.35
5.	Anxiety and depression	2.70	0.66
6.	Loss of confidence	2.28	0.92

Interpretation based on Mean Scores in table 5:

- The mean value of occupational exhaustion is 2.82, it means respondents neither agree nor disagree with the factor (occupational exhaustion).
- The mean value of depersonalization is 3.22, it means respondents neither agree nor disagree with the factor (depersonalization).
- The mean value of personal accomplishment is 2.06, it means respondents agree that personal accomplishment has an effect on mental well-being.
- The mean value of social dysfunction is 1.97, it means respondents agree that social dysfunction has an effect on mental well-being.
- The mean value of anxiety and depression is 2.70, it means respondents neither agree nor disagree with the factor (anxiety and depression).
- The mean value of loss of confidence is 2.28, it means respondents agree that loss of confidence has an effect on mental well-being.

MAJOR FINDINGS

- *Targeted Interventions for J&K Bank:* Since the largest group of respondents is from J&K Bank, prioritize developing targeted interventions for this group. This could include specific stress management programs, workshops on work-life balance, and mental well-being support tailored to their unique workplace environment.
- *Comparative Analysis:* Conduct a comparative analysis of burnout and psychological well-being across the different banks. Understanding the differences and similarities can help in designing interventions that can be adapted and applied across various banks.
- The findings reveal that there is an important impact on the insight of respondents related to job burnout and mental well-being based on their age.

- Job burnout (occupational exhaustion, depersonalization and personal accomplishment) was found to have a significant impact on mental well-being (social dysfunction, anxiety and depression, and loss of confidence).

FUTURE SCOPE OF THE STUDY

The current study on job burnout and mental well-being highlighted many factors and the data regarding this study was collected from 150 respondents among different banks. Hence to conclude this, it is suggested that the organization should focus on recruiting more young talents and retain the existing efficient employees by attracting young talents by building internship programs with Universities and Colleges of the state and further helping the selected students nurture their skills and prepare them for future challenges.

It is suggested for the future that the organizations should find ways to eliminate problems such as lack of concentration, feeling anxious around other people. Future scope suggests that it could be eliminated by organizing recreational activities for the employees such as physical activities (games, sports, etc) and social activities (parties, picnics, etc) so that they could stay on track during the working time. To keep employees happy and cheerful, the organization should organize meditation classes, encourage open and effective communication, appreciate and reward the employees on their achievements. It is also suggested for the employees to think about their past accomplishments, positive feedbacks that they had received in their work by considering themselves as valuable asset of the organization whenever the situation arises in which they feel worthless.

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